

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
OCONNELL, ROBERT JOHN § Case No. 06-12305  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

**EXHIBIT 3 – SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Harris Bank					
<b>TOTAL SECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
COHEN AND KROL					
COHEN AND KROL					
AMERICAN AUCTION ASSOCIATES, INC.					
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Illinois Dept. of Employment Security					
Illinois Dept. of Revenue					
INTERNAL REVENUE SERVICE					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4-M Electric					
Aamir Bandukda					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Alexander Lumber Company					
Annais Rahman					
Eileen O'Connell					
First Equity					
Great Bank Consumer Lending Division					
Great Bank Consumer Lending Division					
Great Bank Consumer Lending Division					
Home Depot Commercial					
Jeff Reimer					
John & Lisa Zudis					
John Engelke					
Jose Palma					
Keating Resources					
MBNA Mastercard					
MBNA Visa					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Menard's					
Meyer Material Company					
Mullen & Winthers					
National City Consumer Loan Services					
Perry Matthews					
Rhonda Thompson					
SBC					
Shahid Yusef					
Wesley Bartlet					
CARTER LUMBER CO.					
CURT AND LORIE CROUSE					
EDWARD HINES LUMBER CO.					
FEDERATED FINANCIAL CORP OF AMERICA					
HOWARD AND LYNN TOPPING					
HOWARD S TOPPING					
HOWARD TOPPING					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
MARK & LISA GIANINO					
PRAIRIE MATERIAL SALES INC					
AMERICAN EXPRESS BANK FSB					
AMERICAN EXPRESS BANK FSB					
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$



Exhibit 8

Case No: 06-12305 SQU Judge: JOHN H. SQUIRES  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 09/28/06 (f)  
341(a) Meeting Date: 11/21/06  
Claims Bar Date: 03/23/07

For Period Ending: 12/07/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence	137,500.00	0.00		0.00	FA
2. Cash	25.00	0.00		0.00	FA
3. BANK ACCONTS	1,452.18	0.00		0.00	FA
4. CD	2,600.00	1,408.58		1,408.58	FA
5. Household Goods	1,000.00	0.00		0.00	FA
6. WEARING APPAREL	250.00	0.00		0.00	FA
7. FIREARMS	400.00	0.00		0.00	FA
8. Life Insurance	14,637.00	0.00		0.00	FA
9. ANNUITIES	10,950.00	12,564.16		12,512.31	FA
10. IRA	3,097.00	0.00		0.00	FA
11. BUSINESS INTEREST	0.00	0.00		0.00	FA
12. CAUSE OF ACTION	Unknown	Unknown		0.00	FA
13. TRUCK	5,000.00	2,600.00		2,600.00	FA
14. Boat	13,000.00	10,000.00		10,500.00	FA
15. SNOWMOBILES	4,300.00	4,300.00		4,500.00	FA
16. HAND TOOLS	500.00	0.00		0.00	FA
17. FRAUD, CONVEYANCE (u)	0.00	4,077.50		4,077.50	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		352.76	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$194,711.18	\$34,950.24	\$35,951.15	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to review claims and prepare TFR

Initial Projected Date of Final Report (TFR): 12/31/07      Current Projected Date of Final Report (TFR): 12/31/10

Case No: 06-12305 SQU Judge: JOHN H. SQUIRES  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 09/28/06 (f)  
341(a) Meeting Date: 11/21/06  
Claims Bar Date: 03/23/07

Exhibit 8

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-12305 -SQU  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4299 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*5744

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/30/07	9	Fidelity Investments Life Insurance Co P.O. Box 770001 Cincinnati, OH 45277		1129-000	12,512.31		12,512.31
02/07/07	* NOTE *	Robert J. O'Connell	* NOTE * Properties 4, 13, 17	1129-000	8,086.08		20,598.39
02/15/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet Street New Orleans, LA 70130	BOND BOND	2300-000		15.89	20,582.50
02/26/07	14	Denis Smith		1129-000	10,500.00		31,082.50
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	13.85		31,096.35
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	26.41		31,122.76
04/09/07	15	American Auction Associates, Inc. 8515 S. Thomas Avenue Bridgeview, IL 60455	Proceeds of sale	1129-000	4,500.00		35,622.76
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	27.78		35,650.54
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	30.28		35,680.82
06/04/07	000302	American Auction Associates, Inc. 8515 S. Thomas Ave. Bridgeview, IL 60455	Expenses per Court Order	3620-000		418.77	35,262.05
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	29.06		35,291.11
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	29.98		35,321.09
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	30.00		35,351.09
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	22.52		35,373.61
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	22.54		35,396.15
11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	18.91		35,415.06
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	16.93		35,431.99
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	14.04		35,446.03
02/11/08	000303	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		33.33	35,412.70
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	8.42		35,421.12

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35,889.11

467.99

FORM 101-7-TDR (9/1/2009)  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 06-12305 -SQU  
 Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*4299 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*5744

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	8.37		35,429.49
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	7.26		35,436.75
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.50		35,441.25
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.36		35,445.61
07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	4.50		35,450.11
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.50		35,454.61
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.36		35,458.97
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	3.44		35,462.41
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	2.90		35,465.31
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.79		35,467.10
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		35,467.39
02/17/09	000304	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		27.61	35,439.78
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.27		35,440.05
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.31		35,440.36
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.78		35,441.14
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,442.03
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.88		35,442.91
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,443.81
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,444.71
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,445.58
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,446.47
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.88		35,447.35
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,448.25
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,449.14
02/09/10	000305	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		26.31	35,422.83

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55.63

53.92

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 06-12305 -SQU  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4299 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*5744

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.82		35,423.65
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.91		35,424.56
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,425.43
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,426.33
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.88		35,427.21
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,428.10
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.91		35,429.01
09/09/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.23		35,429.24
09/09/10		Transfer to Acct #*****0257	Final Posting Transfer	9999-000		35,429.24	0.00

COLUMN TOTALS	35,951.15	35,951.15	0.00
Less: Bank Transfers/CD's	0.00	35,429.24	
Subtotal	35,951.15	521.91	
Less: Payments to Debtors		0.00	
Net	35,951.15	521.91	

Page Subtotals

6.41

35,429.24

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-12305 -SQU  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0257 BofA - Checking Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*5744  
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/09/10		Transfer from Acct #*****4299	Transfer In From MMA Account	9999-000	35,429.24		35,429.24
09/10/10	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		4,344.91	31,084.33
* 09/10/10	003002	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorney's fees per court order	3110-003		2,222.00	28,862.33
* 09/10/10	003002	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorney's fees per court order	3110-003		-2,222.00	31,084.33
09/10/10	003003	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorney's expenses per court order	3120-000		71.16	31,013.17
09/10/10	003004	Internal Revenue Service ATTN: Centralized Insolvency PO Box 21126 Philadelphia, PA 19114	Claim 000007, Payment 41.37721%	5800-000		28,791.17	2,222.00
09/10/10	003005	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorney's fees per court order	3110-000		1,481.33	740.67
09/10/10	003006	Gina B. Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorney's fees per court order	3110-000		740.67	0.00

Page Subtotals

35,429.24

35,429.24

Case No: 06-12305 -SQU  
Case Name: OCONNELL, ROBERT JOHN

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*0257 BofA - Checking Account

Exhibit 9

Taxpayer ID No: \*\*\*\*\*5744  
For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					35,429.24	35,429.24	0.00
Less: Bank Transfers/CD's					35,429.24	0.00	
Subtotal					0.00	35,429.24	
Less: Payments to Debtors						0.00	
Net					0.00	35,429.24	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
BofA - Money Market Account - *****4299					35,951.15	521.91	0.00
BofA - Checking Account - *****0257					0.00	35,429.24	0.00
					-----	-----	-----
					35,951.15	35,951.15	0.00
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

/s/ GINA B. KROL  
Trustee's Signature: \_\_\_\_\_ Date: 12/07/10  
GINA B. KROL